

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
: No. 4-19-05367  
MELINDA J. HOLDERMAN and :  
VICTOR C. HOLDERMAN, :  
: Chapter 13  
Debtors :

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE  
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

  X   I, Melinda J. Holderman, the debtor in the above-styled case, hereby certify that on February 19, 2020, I completed an instructional course in personal financial management provided by 001 Debtoredu, LLC, an approved personal financial management provider.

Certificate No. 14912-PAM-DE-034111517.

       I, Melinda J. Holderman, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of:

       Incapacity of disability, as defined in 11 USC Section 109(h);  
       Active military duty in a military combat zone; or  
       Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Melinda J. Holderman

Date: 3/9/2020

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Debtors :

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CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

  X   I, Victor C. Holderman, the debtor in the above-styled case, hereby certify that on February 19, 2020, I completed an instructional course in personal financial management provided by 001 Debtoredu, LLC, an approved personal financial management provider.

Certificate No. 14912-PAM-DE-034111518.

       I, Victor C. Holderman, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of:

       Incapacity of disability, as defined in 11 USC Section 109(h);  
       Active military duty in a military combat zone; or  
       Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Victor C. Holderman

Date: 3/9/2020